

Information to identify the case:

Debtor 1	<u>David Ward Buckley</u>	Social Security number or ITIN	xxx-xx-3000
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Patricia Taborski Buckley</u>	Social Security number or ITIN	xxx-xx-1009
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 16-21544-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

David Ward Buckley

Patricia Taborski Buckley

10/13/16

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 David Ward Buckley
 Patricia Taborski Buckley
 Debtors

Case No. 16-21544-CMB
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: culy
 Form ID: 318

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 Total Noticed: 54

Date Rcvd: Oct 13, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 15, 2016.
 db/jdb

David Ward Buckley, Patricia Taborski Buckley, 3971 Catherine Drive,
 Allison Park, PA 15101-3104
 aty +Jeffrey J. Sikirica, Blumling & Guskys, LLP, 1200 Koppers Building, 436 Seventh Avenue,
 Pittsburgh, PA 15219-1848
 r +Coldwell Banker Real Estate, Donna Fischer, 9600 Perry Highway, Ste 200,
 Pittsburgh, PA 15237-5552
 14219657 +AB Specialties, 534 Braddock Avenue, Turtle Creek, PA 15145-2070
 14219658 Alpha Data Communications, 451 Melwood Avenue, Pittsburgh, PA 15213
 14219659 +American Express Bank FSB, 4315 South 2700 West, Salt Lake City, UT 84148-0001
 14219660 +American Express Blue and Gold, c/o Jaffe & Asher LLP, 600 Third Avenue,
 New York, NY 10016-1901
 14219661 +Amy F. Doyle, Esquire, 11 East Market Street, Suite 102, York, PA 17401-1263
 14219662 +Atlas Wholesale Supply, PO Box 16188, Pittsburgh, PA 15242-0188
 14219665 +BP, PO Box 15821, Wilmington, DE 19850-5821
 14219664 +Boulevard Glass and Metal Co, Inc., 2111 Penn Avenue, Pittsburgh, PA 15222-4419
 14219666 +Bridgeville Appliance, 532 Washington Avenue, Bridgeville, PA 15017-2016
 14219668 +Catherine A. Saunders, Esquire, Metz Lewis Brodman Must O'Keefe LLC, 535 Smithfield Street,
 8th Floor, Pittsburgh, PA 15222-2305
 14219669 #+Citibank - Home Depot, PO Box 183175, Columbus, OH 43218-3175
 14219670 +Citizen's Bank, PO Box 42004, Providence, RI 02940-2004
 14219671 +Citizens Bank of Pennsylvania, 1735 Market Street, Philadelphia, PA 19103-7514
 14219672 +Davis Contracting, 363 Mill Hill Road, Ford City, PA 16226-5431
 14219673 +E Z Welding & Fabricating LLC, 40 Atlas Road, Uniontown, PA 15401
 14295615 +E Z Welding & Fabricating LLC, PO Box 598, Hopwood, PA 15445
 14219674 +Easley and Rivers, 207 Townsend Drive, Monroeville, PA 15146-1065
 14219675 +FIA Card Services, FMA Alliance, 12339 Cutten Road, Houston, TX 77066-1807
 14219677 FMS Network, Inc., c/o David W. Buckely, 3917 Catherine Drive, Allison Park, PA 15101
 14219676 +Fierst Distributing Company, 746 Trumbull Drive, Pittsburgh, PA 15205-4393
 14219678 +Forbo Flooring Inc., 8 Maplewood Drive, Humboldt Industrial Park, Hazleton, PA 18202-9790
 14219679 +Hampton Mechanical, 4720 High Point Drive, Gibsonia, PA 15044-7400
 14219682 +Iron City Express, 1306 Main Street, Crescent, PA 15046-5407
 14219683 +Justin M. Tuskan, Esquire, Metz Lewis Brodman Must O'Keefe LLC,
 535 Smithfield Street, Suite 800, Pittsburgh, PA 15222-2305
 14219684 +L.S. Renovations LLC, PO Box 24, Houston, PA 15342-0024
 14219685 +Michael R. Lessa, Esquire, 107 North Commerce Way, Bethlehem, PA 18017-8913
 14219686 +Nissan Motors Acceptance Corp, PO Box 923748, Norcross, GA 30010-3748
 14219687 +Ohio Valley Flooring, 3079 Solutions Center, Chicago, IL 60677-3000
 14219688 +PNC Bank - Credit Card, PO Box 856177, Louisville, KY 40285-6177
 14219689 +PNC Bank National Association, 3232 Newmark Drive, Miamisburg, OH 45342-5421
 14219690 +PNC Bank, National Association, One PNC Plaza, 249 Fifth Avenue,
 Pittsburgh, PA 15222-2707
 14219691 PNCBank, PO Box 856177, Louisville, KY 40285-6177
 14219693 +Sherwin Williams, 1136 Thorn Run Road #F, Coraopolis, PA 15108-4301
 14219694 +Smith Electric Service Inc., 1464 Old Steubenville Pike, Pittsburgh, PA 15205-4918
 14219695 Sprint Commercial, RPM PO Box 1548, Lynnwood, WA 98046
 14219696 +Steinmiller Woodworking, 342 East Jefferson Street, Butler, PA 16001-6094
 14219697 +Straits Door Company, 5629 Harrison Street, Pittsburgh, PA 15201-2334
 14219698 +Sukhdev S. Grover, MD Associates, 9102 Babcock Boulevard, Pittsburgh, PA 15237-5819
 14295614 +Sukhdev S. Grover, MD Associates, 2640 Pitcairn Road, Monroeville, PA 15146-3309
 14219699 +Synchrony Bank - Lowes, Monarch Recovery, 10965 Decatur Road, Philadelphia, PA 19154-3210
 14281481 +University of Pittsburgh, c/o Oxford Development Company, Suite 4500, One Oxford Centre,
 Pittsburgh, PA 15219-1400
 14219700 Vital Recovery Services, Inc., PO Box 923748, Norcross, GA 30010-3748
 14219701 +Wilmington Trust Company, 3232 Newmark Drive, Miamisburg, OH 45342-5421

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 14 2016 02:09:23 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

cr EDI: RECOVERYCORP.COM Oct 14 2016 02:08:00 Recovery Management Systems Corporation,
 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
 14267940 EDI: BECKLEE.COM Oct 14 2016 02:08:00 American Express Bank FSB, c/o Becket and Lee LLP,
 PO Box 3001, Malvern PA 19355-0701
 14219663 EDI: BANKAMER.COM Oct 14 2016 02:08:00 Bank of America, PO Box 982235,
 El Paso, TX 79998
 14219667 +E-mail/Text: ar@bulldogop.com Oct 14 2016 02:09:48 Bulldog Office Products,
 500 Glass Road, Pittsburgh, PA 15205-9407
 14219680 E-mail/Text: bankruptcy@huntington.com Oct 14 2016 02:09:32 Huntington National Bank,
 PO Box 182519, Columbus, OH 43218-2519
 14219681 EDI: IRS.COM Oct 14 2016 02:08:00 Internal Revenue Service, Department of the Treasury,
 Cincinnati, OH 45999-0300
 14226673 EDI: RECOVERYCORP.COM Oct 14 2016 02:08:00 Recovery Management Systems Corporation,
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

District/off: 0315-2

User: culy
Form ID: 318

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Total Noticed: 54

Date Rcvd: Oct 13, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
cr Duquesne Light Company
cr PNC Bank, National Association
14219692 Raymond P. Wendolowski, Esquire, 707 Grant Street, Suite 2200, Bernstein Burkley,
PA 16219
cr* American Express Bank FSB, c/o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701
TOTALS: 3, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 15, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 13, 2016 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor PNC Bank, National Association
agornall@goldbecklaw.com, bkgroup@goldbecklaw.com; bkgroup@kmlawgroup.com
Jeffrey J. Sikirica trusteesikirica@consolidated.net,
PA59@ecfcbis.com; a.a.farrell@comcast.net; KTosadori@bglaw-llp.com; JSikirica@bglaw-llp.com
Jeffrey J. Sikirica on behalf of Trustee Jeffrey J. Sikirica jsikirica@bglaw-llp.com,
SikiricaLaw@consolidated.net; A.A.Farrell@comcast.net; KTosadori@bglaw-llp.com; JSikirica@bglaw-llp.com
Joshua I. Goldman on behalf of Creditor PNC Bank, National Association bkgroup@kmlawgroup.com
Justin M. Tuskan on behalf of Creditor PNC Bank, National Association jtuskan@metzlewis.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com; pashcroft@ecf.courtdrive.com; pghecf@bernsteinlaw.com; cabbott@ecf.courtdrive.com
Robert W. Koehler on behalf of Debtor David Ward Buckley rkoehler@pghlaw.com,
hobkin.koehler@aim.com
Robert W. Koehler on behalf of Joint Debtor Patricia Taborski Buckley rkoehler@pghlaw.com,
hobkin.koehler@aim.com

TOTAL: 9